

**SRI VASAVAMBA CO - OPERATIVE BANK LTD.,****LOANS RATE OF INTEREST w.e.f 01.11.2023**

<b>Sl. No.</b>	<b>Particulars</b>	<b>Rate Of Interest Starts From</b>
1	CASH CREDIT LOAN	12.00%
2	STOCK HYPOTHECATION LOAN	13.00% 1.00% REBATE
3	DEPOSIT SURETY LOAN	9.50%
4	GOVT SECURITIES LOAN	16.00%
5	OD DEPOSIT SURETY LOAN	9.50%
6	LIC POLICY LOAN	16.00%
7	LOAN AGAINST VD	10.00%
8	SURETY LOAN	12.00%
9	GOLD LOAN	9.00%
10	MOTOR VEHICLE LOAN - TWO WHEELER	10.60%
11	MOTOR VEHICLE LOAN - FOUR WHEELER / COMMERICAL VEHICLE	9.65%
12	MACHINERY MORTGAGE LOAN	14.00%
13	MORTGAGE LOAN	10.50%
14	HOUSE CONSTRUCTION LOAN	8.50%
15	SALARY LOAN	14.50%
16	PERSONAL LOAN	14.00%
17	STAFF BUILDING MORTGAGE LOAN	8.00%
18	HOUSE PURCHASE LOAN	10.00%
19	STAFF OD LOAN	8.50%
20	SITE PURCHASE LOAN	10.00%
21	OVER DRAFT LOAN	13.00% 1.00% REBATE

## **SRI VASAVAMBA CO - OPERATIVE BANK LTD.,**

### **DEPOSIT RATE OF INTEREST w.e.f 01.10.2023**

1	30 DAYS TO 90 DAYS	4.00%
2	91 DAYS TO 180 DAYS	4.50%
3	181 DAYS TO 1 YEAR	5.50%
4	ABOVE 1 YEAR & UPTO 2 YEARS	7.50%
5	ABOVE 2 YEARS	6.00%
<b>SENIOR CITIZEN 0.50% (ONLY FOR FD) ABOVE 181 DAYS</b>		
6	<b>SAVINGS BANK A/C</b>	2.50%
<b>KCC DOUBLE 10 YEARS</b>		7.00%

**SRI VASAVAMBA CO - OPERATIVE BANK LTD.,****LIST OF CHARGES w.e.f from 01.09.2021**

<b>Sl. No.</b>	<b>LIST OF CHARGES</b>	<b>AMOUNT</b>
1	<b><u>CIBIL REPORT CHARGES</u></b>	
	LOAN AMOUNT UP TO 100000/-	Rs. 200/- + GST
	ABOVE 100001	Rs. 500/- + GST
2	<b>DUPLICATE LOCKER CARD CHARGES</b>	Rs. 100/- + GST
3	<b>DUPLICATE SHARE BOND ISSUE CHARGES</b>	Rs. 100/- + GST
4	<b>DUPLICATE PASS BOOK CHARGES</b>	Rs. 100/- + GST
5	<b>CASH HANDLING CHARGES</b>	ABOVE Rs. 3,00,000/- Re. 1/- PER THOUSAND + GST
6	<b>PIGMY DEPOSIT PREMATURE</b>	3 % ON VD AMOUNT + Rs. 5/- + GST
7	<b>LOAN APPLICATION CHARGES</b>	Rs. 100/- + GST
8	<b>CHEQUE BOOK CHARGES</b>	Rs. 2.5/- PER LEAF + GST
9	<b>CHEQUE LOST CHARGES</b>	Rs. 25/- PER LEAF + GST
10	<b>CHEQUE STOP PAYMENT CHARGES</b>	Rs. 25/- PER LEAF + GST
11	<b>CHEQUE RETURN CHARGES</b>	Rs. 300/- + GST
12	<b>SB CLOSING CHARGES</b>	Rs. 50/- + GST
13	<b>SMS ALERTS CHARGES</b>	Rs. 10/- + GST PER QUARTER
14	<b>ACCOUNT STATEMENT CHARGES</b>	Rs. 5/- PER SHEET + GST
15	<b><u>DD CHARGES</u></b>	
	UP TO 10,000	Rs. 25/- + GST
	10,001 TO 20,000	Rs. 35/- + GST

	ABOVE 20,001	Rs. 2/- PER THOUSNAD + GST
16	<b>NEFT CHARGES</b>	
	UP TO 10,000	Rs. 10/- + GST
	10,001 TO 1,00,000	Rs. 15/- + GST
	1,00,001 TO 2,00,000	Rs. 20/- + GST
17	<b>RTGS CHARGES</b>	
	2,00,001 TO 5,00,000	Rs. 40/- + GST
	ABOVE 5,00,000	Rs. 70/- + GST
18	<b>NON SUBMISSION OF STOCK STATEMENT</b>	Rs. 500/- + GST PER MONTH
19	<b>NO DUE CERTIFICATE ( NDC )</b>	Rs. 100/- + GST
20	<b>NOTICE CHARGES</b>	
	WITHOUT SURITY	Rs. 100/- + GST
	WITH SURITY	Rs. 200/- + GST
21	<b>GL SERVICE CHARGES</b>	
	UP TO 50,000/-	Rs. 3/- PER THOUSAND + Rs. 50/- DOCUMENT CHARGES + GST
	ABOVE 50,001,-	Rs. 2/- PER THOUSAND + Rs. 100/- DOCUMENT CHARGES + GST
22	<b>PROCESSING CHARGES FOR TERM LOANS</b>	1% ON LOAN AMOUNT + GST
23	<b>LEGAL CHARGES FOR LOANS RELATED TO PROPERY</b>	Rs. 2500/- + GST
24	<b>VECHILE LOAN STICKER CHARGES</b>	Rs. 100/- + GST
25	<b>PRINTING CHARGES ( AGREEMENT / INDEMNITY BOND )</b>	Rs. 100/- + GST
26	<b>GREEN PIN CHARGE</b>	Rs. 100/- + GST
27	<b>DUPLICATE ATM CARD</b>	Rs. 100/- + GST
28	<b>ISSUER ATM CARD TRANSACTION CHARGES</b>	Rs. 25/- + GST ABOVE 3 TRANSACTIONS PER MONTH
29	<b>CURRENT ACCOUNT TRANSACTION CHARGES</b>	Rs. 0.50 PAISE PER TRANSACTION
30	<b>CURRENT ACCOUNT ACCOUNT MAINTENANCE CHARGES</b>	Rs. 100/- + GST (HALF YEARLY)
31	<b>SAVINGS BANK ACCOUNT AMC CHARGES</b>	Rs. 100/- + GST